

Exhibit 2: Property Characteristics - 2001

		Total	Great Rate	Great Start	New Start
Number of Homes		2,125	1,677	423	25
Property Characteristics					
<i>New/Existing Homes</i>					
New					
Average Price		\$90,985	\$92,895	\$91,967	\$45,675
Median Price		\$90,875	\$91,685	\$90,950	\$42,500
Number of new homes		591	509	57	25
Existing					
Average Price		\$72,740	\$72,786	\$72,746	N/A
Median Price		\$74,000	\$74,000	\$73,000	N/A
Number of existing homes		1,534	1,168	366	0
<i>Sales Price</i>					
Average		\$77,803	\$78,889	\$75,401	\$45,675
Median		\$77,750	\$79,500	\$75,000	\$42,500
Range	< \$40,000	1.6%	1.3%	0.9%	28.0%
	\$40,000-49,999	4.7%	4.2%	3.8%	52.0%
	\$50,000-59,999	10.0%	9.6%	12.0%	20.0%
	\$60,000-69,999	16.1%	15.4%	18.6%	0.0%
	\$70,000-79,999	23.0%	22.1%	27.8%	0.0%
	\$80,000-89,999	20.8%	21.2%	20.5%	0.0%
	\$90,000-99,999	13.7%	14.8%	10.4%	0.0%
	\$100,000-109,999	5.9%	6.4%	4.0%	0.0%
	\$110,000-119,999	3.7%	4.3%	1.7%	0.0%
	>= \$120,000	0.6%	0.7%	0.2%	0.0%
<i>Square Feet</i>					
Average		1,178	1,181	1,171	1,057
Median		1,157	1,164	1,138	1,064
Range	< 1,000	18.0%	17.4%	19.9%	24.0%
	1,000-1,250	49.3%	49.3%	48.0%	76.0%
	1,251-1,500	25.7%	26.5%	23.9%	0.0%
	1,501-1,750	5.7%	5.4%	7.1%	0.0%
	> 1,750	1.4%	1.4%	1.2%	0.0%
<i>Age Of Home</i>					
Average		1978	1979	1973	2001
Median		1983	1985	1976	2001
Range	1 Yr Old And Newer	28.3%	30.8%	14.4%	100.0%
	2 Yrs Old	0.8%	0.9%	0.3%	0.0%
	3 Yrs Old	1.0%	1.1%	0.5%	0.0%
	4 To 10 Yrs Old	9.6%	9.5%	10.6%	0.0%
	11 To 20 Yrs Old	13.1%	12.3%	17.2%	0.0%
	21 To 30 Yrs Old	12.0%	11.6%	14.2%	0.0%
	31 To 40 Yrs Old	8.1%	7.4%	11.0%	0.0%
	41 To 50 Yrs Old	12.3%	11.7%	15.3%	0.0%
	50 Yrs +	14.7%	14.5%	16.3%	0.0%